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AMENDMENTS

Claims 1 – 4, and 6 have been cancelled without prejudice.

Please add new claims 21 - 50.

21. (new) A system for distributing spending vehicles comprising:

- a tax refund from a governmental entity;
- an individual entitled to receive payment of said tax refund;
- a spending vehicle;
- a sponsor of said spending vehicle; and
- an assignment of the right to receive said payment of said tax refund from said individual to said sponsor,

wherein said spending vehicle is issued from said sponsor to said individual in an amount based upon a value of said assignment of said right to receive said payment of said tax refund.

22. (new) The system of claim 21, wherein said amount of said spending vehicle is equal to the value of said assignment of said right to receive said payment of said tax refund.

23. (new) The system of claim 21, wherein said amount of said spending vehicle exceeds the value of said assignment of said right to receive said payment of said tax refund.

24. (new) The system of claim 21, wherein said amount of said spending vehicle is less than the value of said assignment of said right to receive said payment of said tax refund.

25. (new) The system of claim 21, wherein said spending vehicle is selected from the group consisting of a credit card, a debit card, a cash card, a checking card, a

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spending account, a checking account, an e-wallet account, a gift card, a discount card, a rebate, a coupon, and a voucher.

26. (new) The system of claim 21, wherein said spending vehicle may be used in commerce at an entity selected from the group consisting of a retailer, a financial institution, a service provider, a wholesaler, a distributor, a manufacturer, an entertainment entity, a travel entity, a publisher, a governmental entity, an insurance institution, a brokerage institution, an online business, an automobile dealership, a cruise line, and a group of participating retailers.

(27.) (new) A system for distributing spending vehicles comprising:

a tax refund from a governmental entity;
an individual entitled to receive a payment related to said tax refund;
a spending vehicle; 2
a sponsor of said spending vehicle; and
an assignment of the right to receive at least a portion of said payment related to said tax refund from said individual to said sponsor,

wherein said spending vehicle is issued from said sponsor to said individual in an amount based upon a value of said assignment of said right to receive said at least a portion of said payment related to said tax refund.

28. (new) The system of claim 27, wherein said amount of said spending vehicle is equal to the value of said assignment of said right to receive said at least a portion of said payment related to said tax refund.

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29. (new) The system of claim 27, wherein said amount of said spending vehicle exceeds the value of said assignment of said right to receive said at least a portion of said payment related to said tax refund.

30. (new) The system of claim 27, wherein said amount of said spending vehicle is less than the value of said assignment of said right to receive said at least a portion of said payment related to said tax refund.

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31. (new) The system of claim 27, wherein said spending vehicle is selected from the group consisting of a credit card, a debit card, a cash card, a checking card, a spending account, a checking account, an e-wallet account, a gift card, a discount card, a rebate, a coupon, and a voucher.

32. (new) The system of claim 27, wherein said spending vehicle may be used in commerce at an entity selected from the group consisting of a retailer, a financial institution, a service provider, a wholesaler, a distributor, a manufacturer, an entertainment entity, a travel entity, a publisher, a governmental entity, an insurance institution, a brokerage institution, an online business, an automobile dealership, a cruise line, and a group of participating retailers.

33. (new) A system for distributing spending vehicles comprising:

- a payment from a governmental entity;
- an individual entitled to receive said payment;
- a spending vehicle;
- a sponsor of said spending vehicle; and
- an assignment of the right to receive at least a portion of said payment from said individual to said sponsor.

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wherein said spending vehicle is issued from said sponsor to said individual in an amount based upon a value of said assignment of said right to receive said at least a portion of said payment.

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34. (new) The system of claim 33, wherein said amount of said spending vehicle is equal to the value of said assignment of said right to receive said at least a portion of said payment.
35. (new) The system of claim 33, wherein said amount of said spending vehicle exceeds the value of said assignment of said right to receive said at least a portion of said payment.
36. (new) The system of claim 33, wherein said amount of said spending vehicle is less than the value of said assignment of said right to receive said at least a portion of said payment.
37. (new) The system of claim 33, wherein said payment from a government entity is a periodic payment from said government entity.
38. (new) The system of claim 33, wherein said payment from a government entity is selected from the group consisting of a government entitlement payment, a government benefit payment, a tax refund, a Social Security payment, a Medicare payment, a Medicaid payment, a railroad retirement annuity payment, a government payroll payment, and a farm program payment.
39. (new) The system of claim 33, wherein said spending vehicle is selected from the group consisting of a credit card, a debit card, a cash card, a checking card, a spending account, a checking account, a e-wallet account, a gift card, a discount card, a rebate, a coupon, and a voucher.

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40. (new) The system of claim 33, wherein said spending vehicle may be used in commerce at an entity selected from the group consisting of a retailer, a financial institution, a service provider, a wholesaler, a distributor, a manufacturer, an entertainment entity, a travel entity, a publisher, a governmental entity, an insurance institution, a brokerage institution, an online business, an automobile dealership, a cruise line, and a group of participating retailers.

41. (new) A method for allocating a payment to a spending vehicle comprising:
a) creating a plurality of spending vehicles for a sponsor;
b) purchasing from said sponsor for a lump sum payment said plurality of spending vehicles;
c) receiving from an individual a right to receive a payment; and
d) providing at least one of said plurality of spending vehicles to said individual in exchange for said right to receive said payment.

42. (new) The method of claim 41 wherein purchasing from said sponsor for a lump sum payment said plurality of spending vehicles comprises purchasing said plurality of spending vehicles at less than the total face value of said plurality of spending vehicles.

43. (new) The method of claim 41 wherein providing at least one of said plurality of spending vehicles to said individual comprises providing to said individual a spending vehicle with a face value greater than said payment from said individual.

44. (new) The method of claim 41 wherein receiving from an individual a right to receive a payment comprises providing payment information comprising the individual's name and account information.

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45. (new) The method of claim 41 further comprising activating said at least one of said plurality of spending vehicles when said payment from said individual is received.
46. (new) The method of claim 41 further comprising providing a time limit for using said at least one of said plurality of spending vehicles.
47. (new) The method of claim 46 further comprising imposing a service charge if said time limit expires before said spending vehicle is used.
48. (new) The method of claim 41 wherein said sponsor is selected from the group consisting of a retailer, a manufacturer, a service provider, a financial institution, a wholesaler, a distributor, an entertainment entity, a travel entity, a publisher, a governmental entity, and an insurance institution.
49. (new) The method of claim 41 wherein said payment is selected from the group consisting of a tax refund, a social security payment, an aid to dependent children payment, an IRA distribution, a 401(k) distribution, a savings plan dividend, an investment plan dividend, and a payroll check.
50. (new) The method of claim 41 wherein said at least one of said plurality of spending vehicles is selected from the group consisting of a credit card, a debit card, a cash card, a checking card, a spending account, a checking account, an e-wallet account, a gift card, a discount card, a rebate, a coupon, and a voucher.